

In re:  
Morgan Collins  
Debtor

Case No. 24-13728-pmm  
Chapter 7

District/off: 0313-2  
Date Rcvd: Jan 23, 2025

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

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Date Rcvd: Jan 23, 2025                          Form ID: 318                          Total Noticed: 38

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:**

Recip ID	Recipient Name and Address
db	Morgan Collins, 48 Bittersweet Ct, Norristown, PA 19403-2904
14937387	+ Berkheimer Tax Administrator, 50 North Seventh Street, Bangor, PA 18013-1731
14937404	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14937411	+ Tri Cty Fcu, 1550 Medical Dr, Pottstown, PA 19464-3225
14937413	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14937416	+ Westover Village Apartments, 1 Meadow Lane, Norristown, PA 19403-2913

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 24 2025 00:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 24 2025 05:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2025 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14937383	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 24 2025 00:43:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
14937382	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 24 2025 01:00:14	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14937384	Email/PDF: bncnotices@becket-lee.com	Jan 24 2025 00:48:23	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14937385	+ EDI: BANKAMER	Jan 24 2025 05:32:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14937386	EDI: TSYS2	Jan 24 2025 05:32:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14937388	EDI: CRFRSTNA.COM	Jan 24 2025 05:32:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14937389	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 24 2025 00:43:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14937390	EDI: CITICORP	Jan 24 2025 05:32:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14937391	+ EDI: WFNNB.COM	Jan 24 2025 05:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14937392	+ EDI: WFNNB.COM		

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14937393	+ EDI: WFNNB.COM	Jan 24 2025 05:33:00	Comenity Bk/Uulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14937394	+ EDI: WFNNB.COM	Jan 24 2025 05:33:00	Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14937395	+ Email/Text: bncnotifications@pheaa.org	Jan 24 2025 00:42:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14937396	EDI: DISCOVER	Jan 24 2025 05:32:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14937397	EDI: IRS.COM	Jan 24 2025 05:32:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14937398	EDI: JPMORGANCHASE	Jan 24 2025 05:32:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14937399	Email/Text: inchargehq@westcreekfin.com	Jan 24 2025 00:43:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
14937400	+ EDI: LENDNGCLUB	Jan 24 2025 05:32:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14937401	Email/Text: fesbank@attorneygeneral.gov	Jan 24 2025 00:42:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14937405	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2025 00:42:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
14937402	EDI: PENNDEPTREV	Jan 24 2025 05:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14937402	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jan 24 2025 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14937403	^ MEBN	Jan 24 2025 00:34:11	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14937406	+ Email/Text: bankruptcy1@pffcu.org	Jan 24 2025 00:42:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch st, Philadelphia, PA 19107-2495
14937407	^ MEBN	Jan 24 2025 00:34:27	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, PO Box 1022, Chesterfield, MO 63006-1022
14937408	EDI: SYNC	Jan 24 2025 05:32:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14937409	+ EDI: SYNC	Jan 24 2025 05:32:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14937410	EDI: SYNC	Jan 24 2025 05:32:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14937412	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 24 2025 00:43:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14937414	Email/Text: bankruptcies@uplift.com	Jan 24 2025 00:42:00	Uplift Inc, Attn: Bankruptcy 440 N. Wolfe Road, Sunnyvale, CA 94085
14937415	+ EDI: WFFC2	Jan 24 2025 05:32:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 34

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
MICHAEL A. CIBIK	on behalf of Debtor Morgan Collins help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	Morgan Collins	Social Security number or ITIN xxx-xx-3234
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 24-13728-pmm		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Morgan Collins

1/23/25

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**